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PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2018

OF THE CONDITION AND AFFAIRS OF THE

Casco Indemnity Company

NAIC Group Code 0963 (Current) 0963 (Prior) NAIC Company Code 25950 Employer's ID Number 01-0407315

Organized under the Laws of Maine, State of Domicile or Port of Entry ME

Country of Domicile United States of America

Incorporated/Organized 06/27/1985 Commenced Business 07/08/1985

Statutory Home Office 42 Industrial Park Road (Street and Number), Saco, ME, US 04072 (City or Town, State, Country and Zip Code)

Main Administrative Office 1725 Hopley Avenue (Street and Number)

Bucyrus, OH, US 44820-0111 (City or Town, State, Country and Zip Code), 419-562-3011 (Area Code) (Telephone Number)

Mail Address 1725 Hopley Avenue (Street and Number or P.O. Box), Bucyrus, OH, US 44820-0111 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1725 Hopley Avenue (Street and Number)

Bucyrus, OH, US 44820-0111 (City or Town, State, Country and Zip Code), 419-562-3011 (Area Code) (Telephone Number)

Internet Website Address www.omig.com

Statutory Statement Contact Charles Elmer Easum Mr. (Name), 419-563-0810 (Area Code) (Telephone Number)

ceasum@omig.com (E-mail Address), 877-753-0580 (FAX Number)

OFFICERS

President Mark Clarence Russell, Mr. Secretary David Anthony Siebenburgen, Mr.

Treasurer David Gary Hendrix, Mr.

OTHER

Howard Lowell Barber, Mr., Vice President Sales	Chad Philip Combs, Mr., Vice President Personal Lines Underwriting	John Richard DeLucia, Mr., Vice President Claims Operations
David Alan Grove, Mr., Vice President Product Management	Gary Thomas Johnson, Mr., Vice President Commercial Lines Underwriting	Susan Elizabeth Kent, Mrs., Vice President Business Analytics
James Bradly McCormack, Mr. #, Vice President Information Systems	Marcella Slone Smith, Mrs., Vice President Human Resources	

DIRECTORS OR TRUSTEES

Karen Riley Haefling, Mrs. #	Albert Michael Heister, Mr.	Susan Porter, Mrs.
John Redon Purse, Mr.	Mark Clarence Russell, Mr.	David Anthony Siebenburgen, Mr.
Randy Lee Walker, Mr.	Robert H Wheeler Jr, Mr. #	Thomas Eugene Woolley, Mr.

State of Ohio
County of Crawford SS:

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Mark Clarence Russell President and CEO	David Gary Hendrix Treasurer and CFO	Marcella Slone Smith Assistant Secretary

Subscribed and sworn to before me this
______ day of ______

a. Is this an original filing? Yes [X] No [ ]
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached

ASSETS

		Current Year			Prior Year
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1.	Bonds (Schedule D)	25,422,548		25,422,548	23,173,685
2.	Stocks (Schedule D):				
	2.1 Preferred stocks				
	2.2 Common stocks	2,663,174		2,663,174	2,844,542
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens				
	3.2 Other than first liens				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ .... encumbrances)				
	4.2 Properties held for the production of income (less $ .... encumbrances)				
	4.3 Properties held for sale (less $ .... encumbrances)				
5.	Cash ($ 1,397,661 , Schedule E - Part 1), cash equivalents ($ 97,520 , Schedule E - Part 2) and short-term investments ($ .... , Schedule DA)	1,495,181		1,495,181	817,439
6.	Contract loans (including $ .... premium notes)				
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)				
9.	Receivable for securities				
10.	Securities lending reinvested collateral assets (Schedule DL)				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	29,580,903		29,580,903	26,835,666
13.	Title plants less $ .... charged off (for Title insurers only)				
14.	Investment income due and accrued	174,867		174,867	161,518
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	645,335	6,505	638,830	564,011
	15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	4,458,405		4,458,405	3,841,603
	15.3 Accrued retrospective premiums ($ ....) and contracts subject to redetermination ($ ....)				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	8,282		8,282	78,815
	16.2 Funds held by or deposited with reinsured companies				
	16.3 Other amounts receivable under reinsurance contracts				
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon				
18.2	Net deferred tax asset	562,060		562,060	533,301
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software				
21.	Furniture and equipment, including health care delivery assets ($ ....)				
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates				
24.	Health care ($ ....) and other amounts receivable				
25.	Aggregate write-ins for other than invested assets				
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	35,429,852	6,505	35,423,347	32,014,914
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Lines 26 and 27)	35,429,852	6,505	35,423,347	32,014,914
	DETAILS OF WRITE-INS				
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501.					
2502.					
2503.					
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)				

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	7,039,550	6,594,817
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	1,588,728	1,636,671
4.	Commissions payable, contingent commissions and other similar charges	651,837	557,694
5.	Other expenses (excluding taxes, licenses and fees)	16,723	15,385
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	26,488	
7.1	Current federal and foreign income taxes (including $ (352) on realized capital gains (losses))	297,622	304,710
7.2	Net deferred tax liability		
8.	Borrowed money $ and interest thereon $		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 6,597,537 and including warranty reserves of $ and accrued accident and health experience rating refunds including $ for medical loss ratio rebate per the Public Health Service Act)	9,468,571	8,330,590
10.	Advance premium	125,041	114,611
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	54,827	29,324
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	25,535	27,127
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including $ certified) (Schedule F, Part 3, Column 78)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	354,549	67,202
20.	Derivatives		
21.	Payable for securities	300,725	
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes $ and interest thereon $		
25.	Aggregate write-ins for liabilities		
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	19,950,196	17,678,131
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	19,950,196	17,678,131
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock	2,500,000	2,500,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	4,900,000	4,900,000
35.	Unassigned funds (surplus)	8,073,151	6,936,783
36.	Less treasury stock, at cost:		
	36.1 shares common (value included in Line 30 $)		
	36.2 shares preferred (value included in Line 31 $)		
37.	Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	15,473,151	14,336,783
38.	TOTALS (Page 2, Line 28, Col. 3)	35,423,347	32,014,914
	DETAILS OF WRITE-INS		
2501.			
2502.			
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		
2901.			
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.			
3202.			
3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page		
3299.	Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	18,815,884	17,114,660
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	9,882,019	8,834,728
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	1,455,060	1,497,879
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	6,447,745	5,924,795
5.	Aggregate write-ins for underwriting deductions		
6.	Total underwriting deductions (Lines 2 through 5)	17,784,824	16,257,402
7.	Net income of protected cells		
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	1,031,060	857,258
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	703,390	600,300
10.	Net realized capital gains or (losses) less capital gains tax of $ (352) (Exhibit of Capital Gains (Losses))	(1,325)	3,794
11.	Net investment gain (loss) (Lines 9 + 10)	702,065	604,094
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $ 14,576 amount charged off $ 138,587)	(124,011)	(99,554)
13.	Finance and service charges not included in premiums	(15)	34,669
14.	Aggregate write-ins for miscellaneous income	271	(441)
15.	Total other income (Lines 12 through 14)	(123,755)	(65,326)
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	1,609,370	1,396,026
17.	Dividends to policyholders		
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	1,609,370	1,396,026
19.	Federal and foreign income taxes incurred	297,540	343,993
20.	Net income (Line 18 minus Line 19)(to Line 22)	1,311,830	1,052,033
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	14,336,783	13,435,955
22.	Net income (from Line 20)	1,311,830	1,052,033
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $ (38,087)	(143,280)	549,624
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	(9,329)	(625,342)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	19,927	3,962
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29.	Change in surplus notes		
30.	Surplus (contributed to) withdrawn from protected cells		
31.	Cumulative effect of changes in accounting principles		
32.	Capital changes:		
	32.1 Paid in		
	32.2 Transferred from surplus (Stock Dividend)		
	32.3 Transferred to surplus		
33.	Surplus adjustments:		
	33.1 Paid in		
	33.2 Transferred to capital (Stock Dividend)		
	33.3 Transferred from capital		
34.	Net remittances from or (to) Home Office		
35.	Dividends to stockholders		
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37.	Aggregate write-ins for gains and losses in surplus	(42,780)	(79,449)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	1,136,368	900,828
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	15,473,151	14,336,783
	DETAILS OF WRITE-INS		
0501.			
0502.			
0503.			
0598.	Summary of remaining write-ins for Line 5 from overflow page		
0599.	Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401.	Miscellaneous Income (Expense)	271	(441)
1402.			
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	271	(441)
3701.	Prior year tax effect	(42,780)	
3702.	Correction of prior period error		(79,449)
3703.			
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	(42,780)	(79,449)

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	19,304,926	17,311,684
2.	Net investment income	820,362	735,663
3.	Miscellaneous income	(123,755)	(65,326)
4.	Total (Lines 1 through 3)	20,001,533	17,982,021
5.	Benefit and loss related payments	9,366,753	9,010,408
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	7,827,155	7,369,174
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $ (352) tax on capital gains (losses)	304,276	327,700
10.	Total (Lines 5 through 9)	17,498,184	16,707,282
11.	Net cash from operations (Line 4 minus Line 10)	2,503,349	1,274,739
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	3,740,415	2,929,997
	12.2 Stocks		1,182
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets		
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	8	(3)
	12.7 Miscellaneous proceeds	300,725	
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,041,148	2,931,176
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	6,120,578	4,533,340
	13.2 Stocks		
	13.3 Mortgage loans		
	13.4 Real estate		
	13.5 Other invested assets		
	13.6 Miscellaneous applications		
	13.7 Total investments acquired (Lines 13.1 to 13.6)	6,120,578	4,533,340
14.	Net increase (decrease) in contract loans and premium notes		
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(2,079,430)	(1,602,164)
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock		
	16.3 Borrowed funds		
	16.4 Net deposits on deposit-type contracts and other insurance liabilities		
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	253,823	(99,421)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	253,823	(99,421)
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	677,742	(426,846)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	817,439	1,244,285
	19.2 End of period (Line 18 plus Line 19.1)	1,495,181	817,439

Note: Supplemental disclosures of cash flow information for non-cash transactions:

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	1,420,977	780,793	779,213	1,422,557
2.	Allied lines	11,450	5,797	5,827	11,420
3.	Farmowners multiple peril	1,602,038	783,006	797,865	1,587,179
4.	Homeowners multiple peril	3,425,820	1,630,769	1,891,957	3,164,632
5.	Commercial multiple peril	2,126,928	988,251	1,046,582	2,068,597
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	62,168	33,770	31,998	63,940
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health	201	130	104	227
16.	Workers' compensation				
17.1	Other liability - occurrence	222,874	110,529	110,941	222,462
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	15,262	7,446	6,886	15,822
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	5,025,314	1,689,264	2,097,395	4,617,183
19.3, 19.4	Commercial auto liability	1,462,593	641,538	685,584	1,418,547
21.	Auto physical damage	4,533,503	1,636,131	1,991,482	4,178,152
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	44,737	23,166	22,737	45,166
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	19,953,865	8,330,590	9,468,571	18,815,884
	DETAILS OF WRITE-INS				
3401.					
3402.					
3403.					
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	779,213				779,213
2.	Allied lines	5,827				5,827
3.	Farmowners multiple peril	797,865				797,865
4.	Homeowners multiple peril	1,891,957				1,891,957
5.	Commercial multiple peril	1,046,582				1,046,582
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine	31,998				31,998
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake					
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health	104				104
16.	Workers' compensation					
17.1	Other liability - occurrence	110,941				110,941
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	6,886				6,886
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability	2,097,395				2,097,395
19.3, 19.4	Commercial auto liability	685,584				685,584
21.	Auto physical damage	1,991,482				1,991,482
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft	22,737				22,737
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	9,468,571				9,468,571
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					9,468,571
	DETAILS OF WRITE-INS					
3401.						
3402.						
3403.						
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case Property premiums are determined by location covered. Casualty premiums are determined by insured address.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Cols. 1+2+3-4-5
1.	Fire	1,131,192	1,420,977	1,568	1,070,226	62,534	1,420,977
2.	Allied lines		11,450				11,450
3.	Farmowners multiple peril		1,602,038				1,602,038
4.	Homeowners multiple peril	9,593,759	3,425,821	7,900	8,920,670	680,990	3,425,820
5.	Commercial multiple peril		2,126,928				2,126,928
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine	30	62,168		28	2	62,168
10.	Financial guaranty						
11.1	Medical professional liability - occurrence						
11.2	Medical professional liability - claims-made						
12.	Earthquake						
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health		201				201
16.	Workers' compensation						
17.1	Other liability - occurrence	479,028	222,874		123,168	355,860	222,874
17.2	Other liability - claims-made						
17.3	Excess workers' compensation						
18.1	Products liability - occurrence		15,262				15,262
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability	813,420	5,025,314		810,318	3,102	5,025,314
19.3, 19.4	Commercial auto liability		1,462,593				1,462,593
21.	Auto physical damage	424,071	4,533,503	556	416,859	7,768	4,533,503
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft	22,853	44,737		22,853		44,737
27.	Boiler and machinery						
28.	Credit						
29.	International						
30.	Warranty						
31.	Reinsurance - nonproportional assumed property	XXX					
32.	Reinsurance - nonproportional assumed liability	XXX					
33.	Reinsurance - nonproportional assumed financial lines	XXX					
34.	Aggregate write-ins for other lines of business						
35.	TOTALS	12,464,353	19,953,866	10,024	11,364,122	1,110,256	19,953,865
	DETAILS OF WRITE-INS						
3401.							
3402.							
3403.							
3498.	Summary of remaining write-ins for Line 34 from overflow page						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [X]

If yes: 1. The amount of such installment premiums $ ....

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis $ ....

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 -3)	5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	410,501	370,706	410,501	370,706	105,509	113,820	362,395	25.5
2.	Allied lines		39,330		39,330	2,971	1,331	40,970	358.8
3.	Farmowners multiple peril		720,168		720,168	293,555	419,203	594,520	37.5
4.	Homeowners multiple peril	3,587,766	1,237,477	3,587,766	1,237,477	519,882	367,836	1,389,523	43.9
5.	Commercial multiple peril		844,851		844,851	1,053,260	996,474	901,637	43.6
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine		37,481		37,481	3,856	947	40,390	63.2
10.	Financial guaranty								
11.1	Medical professional liability - occurrence								
11.2	Medical professional liability - claims-made								
12.	Earthquake								
13.	Group accident and health								
14.	Credit accident and health (group and individual)								
15.	Other accident and health								
16.	Workers' compensation								
17.1	Other liability - occurrence	837	148,481	837	148,481	212,520	320,886	40,115	18.0
17.2	Other liability - claims-made								
17.3	Excess workers' compensation								
18.1	Products liability - occurrence		1,453		1,453	561	112	1,902	12.0
18.2	Products liability - claims-made								
19.1, 19.2	Private passenger auto liability	1,086,864	2,555,343	1,086,864	2,555,343	3,252,848	2,863,008	2,945,183	63.8
19.3, 19.4	Commercial auto liability		850,798		850,798	1,216,978	1,255,010	812,766	57.3
21.	Auto physical damage	230,034	2,628,159	230,034	2,628,159	374,723	253,610	2,749,272	65.8
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft		3,039		3,039	2,887	2,580	3,346	7.4
27.	Boiler and machinery								
28.	Credit								
29.	International								
30.	Warranty								
31.	Reinsurance - nonproportional assumed property	XXX							
32.	Reinsurance - nonproportional assumed liability	XXX							
33.	Reinsurance - nonproportional assumed financial lines	XXX							
34.	Aggregate write-ins for other lines of business								
35.	TOTALS	5,316,002	9,437,286	5,316,002	9,437,286	7,039,550	6,594,817	9,882,019	52.5
	DETAILS OF WRITE-INS								
3401.									
3402.									
3403.									
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	30,826	76,442	30,826	76,442	28,751	29,067	28,751	105,509	20,216
2.	Allied lines						2,971		2,971	482
3.	Farmowners multiple peril		144,769		144,769		148,786		293,555	44,128
4.	Homeowners multiple peril	1,248,128	383,070	1,248,128	383,070	396,013	136,812	396,013	519,882	74,774
5.	Commercial multiple peril		617,560		617,560		435,700		1,053,260	565,805
6.	Mortgage guaranty									
8.	Ocean marine									
9.	Inland marine		591		591		3,265		3,856	944
10.	Financial guaranty									
11.1	Medical professional liability - occurrence									
11.2	Medical professional liability - claims-made									
12.	Earthquake									
13.	Group accident and health								(a)	
14.	Credit accident and health (group and individual)									
15.	Other accident and health								(a)	
16.	Workers' compensation									
17.1	Other liability - occurrence	67,000	57,833	67,000	57,833	34,175	154,687	34,175	212,520	71,940
17.2	Other liability - claims-made									
17.3	Excess workers' compensation									
18.1	Products liability - occurrence						561		561	414
18.2	Products liability - claims-made									
19.1, 19.2	Private passenger auto liability	734,680	1,982,451	734,680	1,982,451	511,349	1,270,397	511,349	3,252,848	537,941
19.3, 19.4	Commercial auto liability		522,383		522,383		694,595		1,216,978	232,975
21.	Auto physical damage	15,723	218,456	15,723	218,456	19,729	156,267	19,729	374,723	38,749
22.	Aircraft (all perils)									
23.	Fidelity									
24.	Surety									
26.	Burglary and theft		1,536		1,536		1,351		2,887	360
27.	Boiler and machinery									
28.	Credit									
29.	International									
30.	Warranty									
31.	Reinsurance - nonproportional assumed property	XXX				XXX				
32.	Reinsurance - nonproportional assumed liability	XXX				XXX				
33.	Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34.	Aggregate write-ins for other lines of business									
35.	TOTALS	2,096,357	4,005,091	2,096,357	4,005,091	990,017	3,034,459	990,017	7,039,550	1,588,728
	DETAILS OF WRITE-INS									
3401.										
3402.										
3403.										
3498.	Summary of remaining write-ins for Line 34 from overflow page									
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

(a) Including $ .... for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

		1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1.	Claim adjustment services:				
	1.1 Direct	507,187			507,187
	1.2 Reinsurance assumed				
	1.3 Reinsurance ceded	23,045			23,045
	1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	484,142			484,142
2.	Commission and brokerage:				
	2.1 Direct excluding contingent		3,147,278		3,147,278
	2.2 Reinsurance assumed, excluding contingent		1,463		1,463
	2.3 Reinsurance ceded, excluding contingent		164,844		164,844
	2.4 Contingent - direct		418,608		418,608
	2.5 Contingent - reinsurance assumed				
	2.6 Contingent - reinsurance ceded		10,331		10,331
	2.7 Policy and membership fees				
	2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		3,392,174		3,392,174
3.	Allowances to managers and agents				
4.	Advertising	23,176	69,030		92,206
5.	Boards, bureaus and associations	42,717	96,346		139,063
6.	Surveys and underwriting reports	56,071	167,320		223,391
7.	Audit of assureds' records				
8.	Salary and related items:				
	8.1 Salaries	434,288	1,372,907		1,807,195
	8.2 Payroll taxes	21,753	102,082		123,835
9.	Employee relations and welfare	98,879	284,484		383,363
10.	Insurance	9,623	28,716		38,339
11.	Directors' fees	2,795	48,280		51,075
12.	Travel and travel items	10,999	35,370		46,369
13.	Rent and rent items	16,722	49,901		66,623
14.	Equipment	62,003	185,021		247,024
15.	Cost or depreciation of EDP equipment and software	27,352	81,619		108,971
16.	Printing and stationery	419	19,731		20,150
17.	Postage, telephone and telegraph, exchange and express	28,085	83,809		111,894
18.	Legal and auditing	37,819	138,433	54,268	230,520
19.	Totals (Lines 3 to 18)	872,701	2,763,049	54,268	3,690,018
20.	Taxes, licenses and fees:				
	20.1 State and local insurance taxes deducting guaranty association credits of $	87,288	260,470		347,758
	20.2 Insurance department licenses and fees	9,062	26,480		35,542
	20.3 Gross guaranty association assessments				
	20.4 All other (excluding federal and foreign income and real estate)				
	20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	96,350	286,950		383,300
21.	Real estate expenses				
22.	Real estate taxes	1,867	5,572		7,439
23.	Reimbursements by uninsured plans				
24.	Aggregate write-ins for miscellaneous expenses				
25.	Total expenses incurred	1,455,060	6,447,745	54,268	(a) 7,957,073
26.	Less unpaid expenses - current year	1,588,728	682,315	12,733	2,283,776
27.	Add unpaid expenses - prior year	1,636,671	561,054	12,025	2,209,750
28.	Amounts receivable relating to uninsured plans, prior year				
29.	Amounts receivable relating to uninsured plans, current year				
30.	TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,503,003	6,326,484	53,560	7,883,047
	DETAILS OF WRITE-INS				
2401.					
2402.					
2403.					
2498.	Summary of remaining write-ins for Line 24 from overflow page				
2499.	Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)				

(a) Includes management fees of $ to affiliates and $ 54,268 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 44,556	49,786
1.1	Bonds exempt from U.S. tax	(a) 236,109	228,481
1.2	Other bonds (unaffiliated)	(a) 400,411	414,448
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	54,278	56,267
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) 8,956	8,676
7	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	744,310	757,658
11.	Investment expenses		(g) 54,268
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		54,268
17.	Net investment income (Line 10 minus Line 16)		703,390
	DETAILS OF WRITE-INS		
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

(a) Includes $ 21,452 accrual of discount less $ 151,065 amortization of premium and less $ 13,338 paid for accrued interest on purchases.

(b) Includes $ ______ accrual of discount less $ ______ amortization of premium and less $ ______ paid for accrued dividends on purchases.

(c) Includes $ ______ accrual of discount less $ ______ amortization of premium and less $ ______ paid for accrued interest on purchases.

(d) Includes $ ______ for company's occupancy of its own buildings; and excludes $ ______ interest on encumbrances.

(e) Includes $ 137 accrual of discount less $ ______ amortization of premium and less $ ______ paid for accrued interest on purchases.

(f) Includes $ ______ accrual of discount less $ ______ amortization of premium.

(g) Includes $ ______ investment expenses and $ ______ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes $ ______ interest on surplus notes and $ ______ interest on capital notes.

(i) Includes $ ______ depreciation on real estate and $ ______ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1	Bonds exempt from U.S. tax	(2,491)		(2,491)		
1.2	Other bonds (unaffiliated)	806		806		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)				(181,368)	
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	8		8		
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	(1,677)		(1,677)	(181,368)	
	DETAILS OF WRITE-INS					
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

EXHIBIT OF NON-ADMITTED ASSETS

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D)			
2.	Stocks (Schedule D):			
	2.1 Preferred stocks			
	2.2 Common stocks			
3.	Mortgage loans on real estate (Schedule B):			
	3.1 First liens			
	3.2 Other than first liens			
4.	Real estate (Schedule A):			
	4.1 Properties occupied by the company			
	4.2 Properties held for the production of income			
	4.3 Properties held for sale			
5.	Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6.	Contract loans			
7.	Derivatives (Schedule DB)			
8.	Other invested assets (Schedule BA)			
9.	Receivables for securities			
10.	Securities lending reinvested collateral assets (Schedule DL)			
11.	Aggregate write-ins for invested assets			
12.	Subtotals, cash and invested assets (Lines 1 to 11)			
13.	Title plants (for Title insurers only)			
14.	Investment income due and accrued			
15.	Premiums and considerations:			
	15.1 Uncollected premiums and agents' balances in the course of collection	6,505	13,254	6,749
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
	15.3 Accrued retrospective premiums and contracts subject to redetermination			
16.	Reinsurance:			
	16.1 Amounts recoverable from reinsurers			
	16.2 Funds held by or deposited with reinsured companies			
	16.3 Other amounts receivable under reinsurance contracts			
17.	Amounts receivable relating to uninsured plans			
18.1	Current federal and foreign income tax recoverable and interest thereon			
18.2	Net deferred tax asset			
19.	Guaranty funds receivable or on deposit			
20.	Electronic data processing equipment and software		429	429
21.	Furniture and equipment, including health care delivery assets		1,903	1,903
22.	Net adjustment in assets and liabilities due to foreign exchange rates			
23.	Receivables from parent, subsidiaries and affiliates			
24.	Health care and other amounts receivable			
25.	Aggregate write-ins for other than invested assets		10,846	10,846
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	6,505	26,432	19,927
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28.	Total (Lines 26 and 27)	6,505	26,432	19,927
	DETAILS OF WRITE-INS			
1101.				
1102.				
1103.				
1198.	Summary of remaining write-ins for Line 11 from overflow page			
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501.	Prepaid Expenses		10,846	10,846
2502.				
2503.				
2598.	Summary of remaining write-ins for Line 25 from overflow page			
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		10,846	10,846

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of Casco Indemnity Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Maine Bureau of Insurance (MBI).

The MBI recognizes only statutory accounting practices prescribed or permitted by the State of Maine for determining and reporting the financial condition and results of operations of an insurance company. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* has been adopted as a component of prescribed or permitted accounting practices by the State of Maine.

A reconciliation of the Company's net income and capital surplus between NAIC Statutory Accounting Practices and practices prescribed and permitted by the State of Maine is shown below:

		SSAP #	F/S Page	F/S Line #	2018	2017
NET INCOME						
(1) Casco Indemnity Company state basis (Page 4, Line 20, Columns 1 & 2)		XXX	XXX	XXX	$ 1,311,830	$ 1,052,033
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:						
(3) State Permitted Practices that increase/(decrease) NAIC SAP:						
(4) NAIC SAP	(1-2-3=4)	XXX	XXX	XXX	$ 1,311,830	$ 1,052,033
SURPLUS						
(5) Casco Indemnity Company state basis (Page 3, Line 37, Columns 1 & 2)		XXX	XXX	XXX	$ 15,473,151	$ 14,336,783
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:						
(7) State Permitted Practices that increase/(decrease) NAIC SAP:						
(8) NAIC SAP	(5-6-7=8)	XXX	XXX	XXX	$ 15,473,151	$ 14,336,783

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with the Annual Statement Instructions and the *Accounting Practices and Procedures Manual* requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

(1) All short-term investments are stated at amortized cost.

(2) Bonds not backed by other loans are stated at either amortized cost, using the scientific interest method or the lower of amortized cost or fair market value. The company holds no SVO-Identified bond ETFs reported on Schedule D-1.

(3) Unaffiliated common stocks are stated at fair market value. The Company has no subsidiaries or affiliates in which the company has an interest of 20% or more.

(4) The Company had no preferred stock at December 31, 2018 or 2017.

(5) The Company has no mortgage loans on real estate.

(6) Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities, EITF 99-20 eligible securities or securities where the yield has become negative are valued using the prospective method.

(7) The Company has no subsidiaries. The Company's insurance affiliate is United Ohio Insurance Company. The Company's non-insurance affiliates are Centurion Financial, Inc., Ohio United Agency, Inc., and United Premium Budget Service, Inc. The Company is wholly-owned by Ohio Mutual Insurance Company.

(8) The Company has no ownership interest in any significant joint ventures.

(9) The Company owns no derivative instruments.

(10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts-Premiums.

NOTES TO FINANCIAL STATEMENTS

(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
(12) The Company has not significantly modified its capitalization policy from the prior period.
(13) The Company does not engage in pharmaceutical rebate receivables.

D. Going Concern

The Company has no going concern issues as of the report date.

2. Accounting Changes and Corrections of Errors

There were no significant accounting changes or corrections of errors during 2018 or 2017.

3. Business Combinations and Goodwill

There were no significant changes in business combinations or goodwill during 2018 or 2017.

4. Discontinued Operations

The Company has no discontinued operations to report.

5. Investments

A. The Company has no mortgage loans.
B. The Company has no debt restructuring.
C. The Company has no reverse mortgages.
D. Loan-Backed Securities

(1) Prepayment assumptions for Mortgage-backed securities, Collateralized Mortgage Obligations and Other Structured Securities were generated using a purchased prepayment model. The prepayment model uses a number of factors to estimate prepayment activity including the time of year (seasonality), current levels of interest rates (refinancing incentive), economic activity (including housing turnover) and term and age of the underlying collateral (burnout, seasoning). On an ongoing basis, we monitor the rate of prepayment and calibrate the model to reflect actual experience, market factors, and viewpoint.

(2) a. The Company had no securities it intended to sell for which it recognized other-than-temporary impairment losses.

b. The Company had no securities for which it lacked the ability or intent to retain an investment in for a period of time sufficient to recover the amortized cost basis.

(3) The Company had no other-than-temporary impairments for the year ended December 31, 2018.

(4) All temporarily impaired securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss in 2018 are as follows:

a.	The aggregate amount of unrealized losses:		
		1. Less than 12 Months	$ (38,530)
		2. 12 Months or Longer	$ (113,243)
b.	The aggregate related fair value of securities with unrealized losses:		
		1. Less than 12 Months	$ 2,570,355
		2. 12 Months or Longer	$ 3,801,015

(5) Management regularly reviews the value of the Company's investments. If the value of any investment falls below its cost basis, the decline is analyzed to determine whether it is an other-than-temporary decline in value. To make this determination for each security, the following is considered:

- The length of time and the extent to which the fair value has been below cost;
- The financial condition and near-term prospects of the issuer of the security, including any specific events that may affect its operations or earnings potential;
- Management's intent and ability to hold the security long enough for it to recover its value;

Management concluded that the remaining investments held with unrealized losses were not other-than-temporarily impaired on the basis that the Company had the ability and intent to hold the investments for a period of time sufficient for a forecasted market price recovery up to or beyond the cost of the investment. Also, in management's opinion, evidence indicating the cost of the investment was recoverable within a reasonable period of time outweighed evidence to the contrary in considering the severity and duration of the impairment in relation to the forecasted market price recovery.

E. The Company has no dollar repurchase agreements or securities lending transactions.

NOTES TO FINANCIAL STATEMENTS

F. The Company has no repurchase agreements transactions accounted for as secured borrowing.

G. The Company has no reverse repurchase agreements transactions accounted for as secured borrowing.

H. The Company has no repurchase agreements transactions accounted for as a sale.

I. The Company has no reverse repurchase agreements transactions accounted for as a sale.

J. The Company owns no real estate.

K. The Company has no real estate investments that qualify for low-income housing tax credits (LIHTC).

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year									Percentage	
	1	2	3	4	5	6	7	8	9	10	11
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.00%	0.00%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	0.00%	0.00%
h. Letter stock or securites restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	-	0.00%	0.00%
i. FHLB capital stock	-	-	-	-	-	-	-	-	-	0.00%	0.00%
j. On deposit with states	419,142	-	-	-	419,142	411,898	7,244	-	419,142	1.18%	1.18%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	0.00%	0.00%
n. Other restricted assets	-	-	-	-	-	-	-	-	-	0.00%	0.00%
o. Total Restricted Assets	$ 419,142	$ -	$ -	$ -	$ 419,142	$ 411,898	$ 7,244	$ -	$ 419,142	1.18%	1.18%

(a) Subset of column 1
(b) Subset of column 3
(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

(2) The Company has no Assets Pledged as Collateral Not Captured in Other Categories.

(3) The Company has no Other Restricted Assets or Contracts that Share Similar Characteristics, such as Reinsurance and Derivatives.

(4) The Company has no Collateral Received and Reflected as Assets in the Financial Statements.

M. The Company has no Working Capital Finance Investments.

N. The Company has no Offsetting and Netting of Assets and Liabilities.

O. Structured Notes Securities.

CUSIP Identification	Actual Cost	Fair Value	Bokk/Adjusted Carrying Value	Mortgage-Referenced Security (YES/NO)
767121-DL-7	$ 98,395	$ 104,809	$ 108,312	NO

P. The Company has no 5GI Securities.

Q. The Company has no Short Sales.

R. The Company has no Prepayment Penalty and Acceleration Fees.

NOTES TO FINANCIAL STATEMENTS

6. Joint Ventures, Partnerships and Limited Liability Companies.

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies.

7. Investment Income

The Company has no due and accrued income excluded from surplus.

8. Derivative Instruments

The Company owns no derivative instruments.

9. Income Taxes

A. The components of the Net Deferred Tax Asset/(Liability) at December 31 are as follows:

1.

	12/31/2018			12/31/2017			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a) Gross Deferred Tax Assets	964,723	1,091	965,814	964,479	1,091	965,570	244	-	244
(b) Statutory Valuation Allowance Adjustments	-	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	964,723	1,091	965,814	964,479	1,091	965,570	244	-	244
(d) Deferred Tax Assets Nonadmitted	-	-	-	-	-	-	-	-	-
(e) Subtotal Net Admited Deferred Tax Asset (1c-1d)	964,723	1,091	965,814	964,479	1,091	965,570	244	-	244
(f) Deferred Tax Liabilities	47,424	356,330	403,754	37,852	394,417	432,269	9,572	(38,087)	(28,515)
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e-1f)	917,299	(355,239)	562,060	926,627	(393,326)	533,301	(9,328)	38,087	28,759

2.

	12/31/2018			12/31/2017			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
Admission Calculation Components SSAP No.101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	520,407	-	520,407	536,948	-	536,948	(16,541)	-	(16,541)
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application Of The Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 Below)	356,572	-	356,572	269,594	-	269,594	86,978	-	86,978
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following The Balance Sheet Date	356,572	-	356,572	269,594	-	269,594	86,978	-	86,978
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	2,236,664	XXX	XXX	2,070,522	XXX	XXX	166,142
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	87,744	1,091	88,835	157,937	1,091	159,028	(70,193)	-	(70,193)
(d) Deferred Tax Assets Admitted As The Result Of Application of SSAP No. 101 Total (2(a)+ 2(b)+2(c))	964,723	1,091	965,814	964,479	1,091	965,570	244	-	244

3.

	2018	2017
(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount	1018%	991%
(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	14,911,091	13,803,482

NOTES TO FINANCIAL STATEMENTS

4.

	As of End of Current Period		12/31/2017		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col 1-3) Ordinary	(6) (Col 2-4) Capital
Impact of Tax Planning Strategies:						
(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.						
1. Adjusted Gross DTAs Amount From Note 9A1(c)	964,723	1,091	964,479	1,091	244	-
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies						
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	964,723	1,091	964,479	1,091	244	-
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies						

(b) Does the Company's tax-planning strategies include the use of reinsurance? Yes ____ No X

B. Unrecognized Deferred Tax Liabilities

There are no deferred tax liabilities that have not been recognized in the current period.

C. Current income taxes incurred consist of the following major components:

1. Current Income Tax	(1) 12/31/2018	(2) 12/31/2017	(3) (Col 1-2) Change
(a) Federal	297,974	345,448	(47,474)
(b) Foreign	-	-	-
(c) Subtotal	297,974	345,448	(47,474)
(d) Federal income tax on net capital gains	(352)	2,043	(2,395)
(e) SSAP 3 (included in surplus)	42,780	(42,780)	85,560
(f) Other	(434)	(1,455)	1,021
(g) Federal and foreign income taxes incurred	339,968	303,256	36,712

NOTES TO FINANCIAL STATEMENTS

2. Deferred Tax Assets:	(1) 12/31/2018	(2) 12/31/2017	(3) (Col 1-2) Change
(a) Ordinary			
(1) Discounting of unpaid losses	96,832	79,799	17,033
(2) Unearned premium reserve	402,932	354,699	48,233
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	120,758	100,454	20,304
(9) Pension accrual	-	-	-
(10) Salvage and subrogation	33,141	29,133	4,008
(11) Net operating loss carry-forward	294,496	366,229	(71,733)
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	16,564	34,165	(17,601)
(99) Subtotal	964,723	964,479	244
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	964,723	964,479	244
(e) Capital			
(1) Investments	1,091	1,091	-
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	1,091	1,091	-
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	1,091	1,091	-
(i) Admitted deferred tax assets (2d+2h)	965,814	965,570	244
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	7,109	7,036	73
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Reserves transition	35,852	26,730	9,122
(5) Other (including items <5% of total ordinary tax liabilities)	4,463	4,086	377
(99) Subtotal	47,424	37,852	9,572
(b) Capital			
(1) Investments	356,330	394,417	(38,087)
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	356,330	394,417	(38,087)
(c) Deferred tax liabilities (3a99+3b99)	403,754	432,269	(28,515)
4. Net deferred tax assets/liabilities (2i - 3c)	562,060	533,301	28,759

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	12/31/2018	12/31/2017	Change
Total deferred tax assets	965,814	965,570	244
Total deferred tax liabilities	403,754	432,269	(28,515)
Net deferred tax asset	562,060	533,301	28,759
Tax effect of unrealized gains (losses)			(38,087)
Change in net deferred income tax			(9,328)

On December 22, 2017, the U.S. government enacted comprehensive tax legislation commonly referred to as the Tax Cuts and Jobs Act (the “Tax Act”). The Tax Act makes broad and complex changes to the U.S. tax code, including, but not limited to, (1) reducing the U.S. federal corporate tax rate from 35 percent to 21 percent; (2) eliminating the corporate alternative minimum tax (AMT) and changing how existing AMT credits can be realized; (3) bonus depreciation that will allow for full expensing of qualified property; and (4) changing rules regarding the discounting of property and casualty reserves for tax return purposes.

NOTES TO FINANCIAL STATEMENTS

As a result of the Tax Act, the company re-measured its deferred tax inventory at the date of enactment. Illustrated below is the impact of the tax rate change on deferred taxes as a result of the Tax Act. Of the $625,342 decrease in net deferred income taxes charged to surplus in the prior year, $556,285 was related to the re-measurement. Of the $86,804 decrease in taxes associated with the change in unrealized gains and losses as a charge to surplus, $244,163 was related to the re-measurement.

	Deferred taxes at 34%	Deferred taxes at 21%	Tax rate impact
Operating deferred tax items	1,484,004	927,719	(556,285)
Unrealized deferred tax items	(638,581)	(394,418)	244,163
Net deferred taxes	845,423	533,301	(312,122)

D. Among the more significant book to tax adjustments were the following:

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

Description	Amount	Tax Effect at 21%	Effective Tax Rate
Income before Federal income tax	1,609,018	337,894	21.00%
Tax exempt investment income	(228,481)	(47,981)	-2.98%
Dividends received deduction	(25,374)	(5,329)	-0.33%
Proration of tax exempt investment income	63,464	13,327	0.83%
Lobbying	3,214	675	0.04%
Disallowed meals and entertainment	11,705	2,458	0.15%
Country club dues	245	51	0.00%
Change in non admitted assets	19,927	4,185	0.26%
SSAP 3 adjustment	122,230	42,780	2.66%
Impact of rate change	(7,954)	(1,114)	-0.07%
Other	6,713	2,350	0.15%
Total	1,574,707	349,296	21.71%
Federal and foreign ordinary income taxes incurred		297,540	18.49%
Capital gains tax incurred		(352)	-0.02%
SSAP 3 (included in surplus)		42,780	2.66%
Change in net deferred income tax		9,328	0.58%
Total statutory income taxes		349,296	21.71%

E. Operating Loss and Tax Credit Carry forwards

1. Carryforwards, recoverable taxes, and IRC 6603 deposits

	12/31/2018	12/31/2017
The Company had net operating losses of:	1,402,364	1,743,947
The Company had capital loss carryforwards of:	-	-
The Company had AMT credit carryforwards of:	14,552	29,104
	1,416,916	1,773,051

The AMT credit carryforwards do not expire.

2. The following is income tax expense for 2018, 2017, and 2016 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2016	-	6,924	6,924
2017	345,013	2,043	347,056
2018	297,974	(352)	297,622
	642,987	8,615	651,602

3. Deposits admitted under IRC § 6603

None

F. Consolidated Federal Income Tax Return

A. The Company's federal income tax return is consolidated with the following entities:

Ohio Mutual Insurance Company
United Ohio Insurance Company
Ohio United Agency, Inc.
United Premium Budget Services, Inc.
Centurion Financial, Inc.

NOTES TO FINANCIAL STATEMENTS

B. The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Intercompany balances are settled annually in the final quarter.

G. Tax Reform

The SEC staff issued SAB 118, which provides guidance on accounting for the tax effects of the Tax Act. SAB 118 provides a measurement period that should not extend beyond one year from the Tax Act enactment date for companies to complete the accounting under ASC 740. In accordance with SAB 118, a company must reflect the income tax effects of those aspects of the Act for which the accounting under ASC 740 is complete. To the extent that a company's accounting for certain income tax effects of the Tax Act is incomplete but it is able to determine a reasonable estimate, it must record a provisional estimate in the financial statements. If a company cannot determine a provisional estimate to be included in the financial statements, it should continue to apply ASC 740 on the basis of the provisions of the tax laws that were in effect immediately before the enactment of the Tax Act.

The Statutory Accounting Principles (E) Working Group issued INT 18-01: Updated tax Estimates under the Tax Cuts and Jobs Act which provided that year-end 2017 financials should reflect the income tax effects of the Act in which the accounting estimates under SSAP No. 101 are complete. Further, the financials shall recognize impacts for accounting estimates under the Act that may be considered incomplete when a reasonable estimate is determinable. Furthermore, consistent with SAB 118, for specific income tax effects of the Tax Act for which a reasonable estimate cannot be determined, reporting entities shall not recognize provisional amounts in the 2017 statutory financial statements. Furthermore, the guidance provided for disclosure of amounts that are incomplete similar to the disclosures required in SAB 118.

Our accounting for all elements of the Tax Act is now complete, consistent with the closing of the SAB 118 measurement period on December 22, 2018. As a result of guidance released by the IRS, namely Revenue Procedures 2019-06, we have recorded the following adjustments to our accounting for the Tax Act during 2018:

Property and Casualty reserves: The Act changes the discount rate and payment patterns utilized to discount certain lines of business when computing the allowable tax reserve deduction. On December 19, 2018, the IRS issued Revenue Procedure 2019-06 which provided taxpayers with the applicable discount factors for use in these computations. As a result of this additional guidance, we recorded an increase to its gross deferred tax asset for loss reserve discounting of $14,244 and an increase to the reserve transition liability deferred tax liability of the same amount. An immaterial adjustment was recorded for revaluation of salvage and subrogation due to change in discount factors. The recorded adjustment had no impact on our effective tax rate.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. The Company is a wholly owned subsidiary of Ohio Mutual Insurance Company (Ohio Mutual). Ohio Mutual is the sole shareholder and owner of the Company, United Ohio Insurance Company (United Ohio), United Premium Budget Service Inc., Centurion Financial Inc. (CEF), and Ohio United Agency, Inc.

B. The Company, Ohio Mutual (parent) and United Ohio have entered into a reinsurance pooling agreement through which underwriting activities and operating expenses are proportionately allocated. See footnote #26 for additional information on the pooling agreement.

C. In 2018 the Company reimbursed its parent, Ohio Mutual, $613,421 under the terms of the Reinsurance Pooling Agreement between the entities.

D. As of December 31, 2018, the Company owes its parent, Ohio Mutual, $324,539 under the terms of the Reinsurance Pooling Agreement. As of December 31, 2018, the Company owes its affiliate, United Ohio, $30,010 under the terms of the Cost Sharing Agreement.

E. The Company has no guarantees or undertakings at December 31, 2018.

F. The Company, its parent, Ohio Mutual, and affiliate, United Ohio, entered into a Cost Sharing Agreement effective, January 1, 2011, through which certain common costs are shared proportionally between the entities.

G. All outstanding shares of the Company are owned by its parent, Ohio Mutual, an insurance company domiciled in the State of Ohio.

H. The Company owns no shares of the stock of its ultimate parent, Ohio Mutual.

I. The Company does not own a share or interest in an upstream intermediate entity or its parent, either directly or indirectly.

J. The Company has no subsidiary investments, controlled or affiliated companies during the statement period.

K. Not Applicable

L. Not Applicable

M. The Company has no SCA investments.

N. The Company has no investments in Insurance SCAs.

O. The Company has no SCA investments.

NOTES TO FINANCIAL STATEMENTS

11. Debt

The Company had no outstanding debt obligations at December 31, 2018.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

The Company has no retirement plans, deferred compensation, postemployment benefits or compensated absences or other postretirement benefit plans. All such plans are included in the Company's affiliate, United Ohio.

13. Capital and Surplus, Dividend Restrictions and Quasi-reorganizations

(1) The Company has 50,000 shares of capital stock authorized, 25,000 shares issued and outstanding. All shares are common shares and carry par value of $100 each.
(2) The Company has no shares of preferred stock outstanding.
(3) Unless prior approval is received by the MBI, Maine law limits the amount of dividends that can be paid by an insurance company to the greater of: (a) 10 percent of statutory surplus as of December 31 of the year preceding the dividend payment or (b) 100 percent of statutory net income for the year ended December 31 preceding the dividend payment.
(4) There were no ordinary or extraordinary dividends paid in either 2018 or 2017.
(5) The portion of the Company's 2018 surplus that may be paid as ordinary dividends in 2019 is $1,547,315.
(6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
(7) The total amount of advances to surplus not repaid is $0.
(8) There is no stock held by the Company, including stock of affiliated companies, for special purposes.
(9) The Company has not experienced any changes in balances of special surplus funds.
(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is $1,696,811.
(11) The Company has no surplus debentures or similar obligations.
(12) The Company has no restatement due to quasi-reorganizations.
(13) There are no quasi-reorganizations to report.

14. Liabilities, Contingencies and Assessments

A. The Company has no commitment or contingent commitment to any other entity, joint venture, partnership, or limited liability company.

B. The Company has received notification of the insolvency of several companies. It is expected that the insolvency will result in a guaranty fund assessment against the Company at some future date. At this time the Company is unable to estimate the possible amounts, if any, of such assessments. Accordingly, the Company is unable to determine the impact, if any, such assessments may have on the Company's financial position or results of operations.

C. The Company has no commitment or gain contingencies to any other entity, joint venture, partnership, or limited liability company.

D. The Company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

	Direct
Claims related ECO and bad faith losses paid during the reporting period	$0

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.

(a)	(b)	(c)	(d)	(e)
0-25 Claims	26-50 Claims	51-100 Claims	101-500 Claims	More than 500 Claims
X				

Indicate whether claim count information is disclosed per claim or per claimant.

(f) Per Claim [ ] (g) Per Claimant [x]

E. The Company has no liability for product warranties.

F. The Company has no joint and several liabilities.

G. The Company has no other contingencies not already stated above.

15. Leases

A. Leasing Arrangements

(1) The Company's parent, Ohio Mutual, leases automobiles and computer related equipment under various operating lease arrangements. The Company and affiliate, United Ohio, share expenses with their parent according to the Cost Sharing Agreement between the three companies. The rental expense for these leases for 2018 and 2017 was $49,361 and $61,802, respectively.

NOTES TO FINANCIAL STATEMENTS

The Company previously leased its home office space from its parent, Ohio Mutual. Rental expense incurred for the year ended December 31, 2017, under this facility lease, was $69,333 for 2017.

(2) The Company has no lease commitments at December 31, 2018.

(3) The Company is not involved in sales - leaseback transactions.

B. Leasing is not a significant part of the company's business activities.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company has no Financial Instruments with off-balance sheet risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

The Company has no sale, transfer and servicing of financial assets and extinguishments of liabilities.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

The Company has no gain or loss to report from Uninsured Plans or the Uninsured Portion of Partially Insured Plans.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Company has no direct written premiums produced by managing general agents or third party administrators.

20. Fair Value Measurements

A. Fixed maturity securities that are carried at amortized cost are not included in the table below:

(1) Fair Value Measurements at Reporting Date

Description	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common Stock					
Mutual Funds	$ 1,157,406	$ -	$ -	$ 1,505,768	$ 2,663,174
Total Common Stocks	$ 1,157,406	$ -	$ -	$ 1,505,768	$ 2,663,174
Derivative assets	-	-	-	-	-
Total assets at fair value	$ 1,157,406	$ -	$ -	$ 1,505,768	$ 2,663,174

(2) The Company has no Level 3 Fair Value Measurements

(3) Transfers between levels are recognized on the actual date of the event or change in circumstances that caused the transfer.

(4) The Company has no Level 2 or Level 3 Fair Value Measurements

(5) The Company has no Derivative Assets or Liabilities

B. Fair Value Measurements are used for financial instruments unless specifically required by another method.

C. The Aggregate Fair Value for all Financial Instruments and the Level within the Fair Value Hierarchy

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	$ 25,440,840	$ 25,422,548	$ 1,616,719	$ 23,824,122	$ -	$ -	$ -
Common Stocks	2,663,174	2,663,174	1,157,406	-	-	1,505,768	-
Total Financial Instruments	$ 28,104,014	$ 28,085,722	$ 2,774,125	$ 23,824,122	$ -	$ 1,505,768	$ -

D. Not Practicable to Estimate Fair Value

The Company's Financial Instruments are valued at Fair Value unless otherwise specified.

E. Investments Measured Using the NAV Practical Expedient Pursuant to SSAP No. 100R – Fair Value

The Company occasionally holds assets in money market accounts that are valued at NAV. The probability of these assets being sold at a value different from NAV is remote.

NOTES TO FINANCIAL STATEMENTS

21. Other Items

A. The Company has no Extraordinary Items to disclose.

B. The Company has no Troubled Debt Restructuring Debtors.

C. The Company has no other items that are not previously disclosed.

D. The Company has no Business Interruption Insurance Recoveries.

E. The Company has neither State Transferable nor Non-Transferable Tax Credits.

F. Subprime Mortgage Related Risk Exposure

(1) The Company does not engage in direct subprime residential lending. The Company's exposure to subprime is limited to investments within the fixed income investment portfolio which contains securities collateralized by mortgages that have characteristics of subprime lending. Such characteristics include an interest rate above prime to borrowers who do not qualify for prime rate loans, borrowers with low credit ratings (FICO scores), unconventionally high initial loan-to-value ratios and borrowers with less than conventional documentation of their income and/or net assets.

The Company minimizes risk exposure by holding securities that carry higher credit ratings and by monitoring the underlying collateral performance on an ongoing basis.

(2) The Company does not engage in direct subprime residential lending.

(3) Direct exposure through other investments

The chart below summarizes the Actual Cost, Book Adjusted Carrying Value, Fair Value, and the Other than Temporary Impairment Losses Recognized of subprime mortgage related risk exposure by investment category:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	$ -	$ -	$ -	$ -
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	$ -	$ -	$ -	$ -

The Company recorded no impairment write-downs in 2018 or 2017 and there were no realized gains on sales and pay downs of investments with subprime exposure for both years.

(4) The Company has no subprime mortgage risk exposure through Mortgage Guaranty or Financial Guaranty Insurance coverage.

G. The Company has no Insurance-Linked Securities (ILS) Contracts.

22. Events Subsequent

Type II – Nonrecognized Subsequent Events:

		Current Year	Prior Year
A.	Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the federal Affordable Care Act	NO	NO
B.	ACA fee assessment payable for the upcoming year	-	-
C.	ACA fee assessment paid	-	-
D.	Premium written subject to ACA 9010 assessment	-	-
E.	Total Adjusted Capital before surplus adjustment	-	-
F.	Total Adjusted Capital after surplus adjustment	-	-
G.	Authorized Control Level	-	-
H.	Would reporting the ACA assessment as of Dec. 31, 2017 have triggered an RBC action level (YES/NO)?	NO	NO

There are no other subsequent events to report.

NOTES TO FINANCIAL STATEMENTS

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company does not have any unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized.

B. Reinsurance Recoverable in Dispute

The Company has no reinsurance recoverable in dispute.

C. Reinsurance Assumed and Ceded

(1) The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2018:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	$ 9,468,571	$ 1,609,674	$ 6,248,868	$ 1,062,318	$ 3,219,703	$ 547,356
b. All Other	-	-	348,669	76,486	(348,669)	(76,486)
c. TOTAL	$ 9,468,571	$ 1,609,674	$ 6,597,537	$ 1,138,804	$ 2,871,034	$ 470,870
d. Direct Unearned Premium Reserve:						$ 6,597,537

(2) The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements is accrued as follows:

	Direct	Assumed	Ceded	Net
a. Contingent Commission	$ -	$ -	$ -	$ -
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	10,350	-	-	10,350
d. TOTAL	$ 10,350	$ -	$ -	$ 10,350

(3) Not Applicable

D. Uncollectible Reinsurance

The Company has no uncollectible reinsurance.

E. Commutation of Ceded Reinsurance

The Company has not entered into an agreement to commute any reinsurance treaties.

F. Retroactive Reinsurance

The Company has no retroactive reinsurance.

G. Reinsurance Accounted for as a Deposit

The Company has no reinsurance that should be accounted for as a deposit.

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements

The Company has no disclosures for the Transfers of Property and Casualty Run-off Agreements.

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company had no certified reinsurer’s rating downgraded or status subject to revocation.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

The Company had no reinsurance agreements qualifying for reinsurer aggregation.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company has no retrospectively rated contracts.

NOTES TO FINANCIAL STATEMENTS

25. Change in Incurred Losses and Loss Adjustment Expenses

A. The following table provides a reconciliation of the beginning and ending reserve balances for losses and loss adjustment expenses, net of reinsurance recoverables, for 2018 and 2017:

	2018	2017
	(In Thousands)	
Balance at January 1, net of reinsurance	$ 8,231	$ 8,308
Incurred related to:		
Current year	12,088	11,567
Prior years	(751)	(1,234)
Total incurred	$ 11,337	$ 10,333
Paid related to:		
Current year	$ 7,339	$ 7,156
Prior years	3,601	3,254
Total paid	$ 10,940	$ 10,410
Balance as of December 31, net of reinsurance	$ 8,628	$ 8,231

The Company's liabilities for unpaid losses and loss adjustment expenses, net of related reinsurance recoverables, at December 31, 2017 and 2016, were decreased in the subsequent year by $751,000 and $1,234,000, respectively. The favorable development experienced in 2018 for accident years 2017 and prior is due to favorable development within the Group's private passenger auto liability, auto physical damage and homeowners lines of business and was primarily within the accident years of 2017 and 2016. Offsetting the favorable development during 2018 was a slight unfavorable development within the commercial multi-peril line of business related to accident years 2012 and 2013. The favorable development experienced in 2017 for accident years 2016 and prior is due to favorable development within the Group's private passenger auto liability, auto physical damage and homeowners lines of business and was primarily within the accident years of 2015 and 2016. Initial loss estimates for these years developed better than expected for these lines of business and hence, reserves previously established for these lines and years were reduced in 2018 and 2017, respectively.

Because of the nature of the business written over the years, management believes that the Group has limited exposure to environmental claim liabilities.

B. The Group utilizes a sophisticated loss and loss expense reserving application (Arius) developed by Milliman, Inc. to prepare actuarial triangles by annual statement line in order to estimate and analyze unpaid claims liabilities. The system includes stochastic modeling tools with a robust suite of reserving tools and methods. The Group estimates distributions of total unpaid amounts annually based on paid and incurred losses on both direct and net bases. Prior to moving to Arius in 2017, the Group estimated unpaid amounts on direct and ceded bases.

26. Intercompany Pooling Arrangements

Effective January 1, 2011, the Company requested and received permission from the MBI to pool the underwriting results of the Company with those of its insurance parent, Ohio Mutual and affiliate United Ohio. Through the Pooling Agreement, Ohio Mutual, NAIC #10202, retains 27% of the group's pooled underwriting results and cedes 65% to United Ohio, NAIC #13072 and 8% to the Company, NAIC #25950. The following underwriting results were assumed/ceded between the Companies in 2018 and 2017:

	2018	2017
Premium earned ceded to Ohio Mutual from Casco Indemnity	$ (9,903,326)	$ (8,302,970)
Premium earned assumed by Casco Indemnity	18,815,884	17,114,660
Change in premium earned due to pooling	$ 8,912,558	$ 8,811,690
Losses incurred ceded to Ohio Mutual from Casco Indemnity	$ (4,270,077)	$ (4,529,374)
Losses incurred assumed by Casco Indemnity	9,882,019	8,834,728
Change in losses incurred due to pooling	$ 5,611,942	$ 4,305,354
Net loss adjustment expenses ceded to Ohio Mutual	$ 1,093,040	$ 1,050,801
Net other underwriting expenses ceded to Ohio Mutual	3,819,118	3,995,004
Change in expenses incurred due to pooling	$ 4,912,158	$ 5,045,805
Change in income before taxes due to pooling	$ (1,611,542)	$ (539,469)

27. Structured Settlements

The Company has some structured settlements and they are assigned.

28. Health Care Receivables

The Company has no health care receivables.

29. Participating Policies

The Company does not offer participating policies.

NOTES TO FINANCIAL STATEMENTS

30. Premium Deficiency Reserves

1.	Liability carried for premium deficiency reserves	$ 0
2.	Date of the most recent evaluation of this liability	1/24/2019
3.	Was anticipated investment income utilized in the calculation?	Yes [X] No [ ]

31. High Deductibles

The Company has not recorded any high deductibles.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

The Company does not discount loss or loss adjustment expense reserves.

33. Asbestos/Environmental Reserves

A. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to asbestos losses?

Yes ( ) No (X)

The Company estimates the full impact of asbestos exposures by establishing full case bases reserves on all known losses.

The Company held no asbestos related reserves for each of the last five most recent year ends. There have been no losses or LAE paid related to asbestos risks during the last five years.

B. There are no ending reserves for Bulk + IBNR included in A (Loss and LAE)

C. There are no ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR)

D. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to environmental losses?

Yes ( ) No (X)

The Company held no environmental related reserves for each of the last five most recent year ends. There have been no losses or LAE paid related to environmental risks during the last five years.

E. There are no ending reserves for Bulk + IBNR included in D (Loss & LAE)

F. There are no ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR)

34. Subscriber Savings Accounts

The Company is not a reciprocal insurer.

35. Multiple Peril Crop Insurance

The Company does not offer multiple peril crop insurance.

36. Financial Guaranty Insurance

The Company does not offer Financial Guaranty Insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A and 2

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [ ] N/A [ ]

1.3 State Regulating? Maine

1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [ ] No [X]

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2015

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2015

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/13/2017

3.4 By what department or departments?
Maine Bureau of Insurance

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [ ] No [ ] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [ ] No [X] N/A [ ]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [ ] No [X]
4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [ ] No [X]
4.22 renewals? Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]
If yes, complete and file the merger history data file with the NAIC.

5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [X]

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young, LLP
Akron Centre Plaza
50 South Main Street, Suite 200
Akron, OH 44308

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [ ] N/A [ ]

10.6 If the response to 10.5 is no or n/a, please explain

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Thomas P. Conway
Ernst & Young, LLP
Willis Tower
233 South Wacker Drive
Chicago, IL 60606-6301

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [ ] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value $

12.2 If, yes provide explanation:

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [ ]

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [ ]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [ ]

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

14.11 If the response to 14.1 is No, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [ ] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No [ ]

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers $
- 20.12 To stockholders not officers $
- 20.13 Trustees, supreme or grand (Fraternal Only) $

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers $
- 20.22 To stockholders not officers $
- 20.23 Trustees, supreme or grand (Fraternal Only) $

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others $
- 21.22 Borrowed from others $
- 21.23 Leased from others $
- 21.24 Other $

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [X]

22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment $
- 22.22 Amount paid as expenses $
- 22.23 Other amounts paid $

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [X]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No [ ]

24.02 If no, give full and complete information relating thereto

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [ ] No [ ] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $

24.06 If answer to 24.04 is no, report amount of collateral for other programs. $

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [X]

GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $

24.103 Total payable for securities lending reported on the liability page. $

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No [ ]

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements $

25.22 Subject to reverse repurchase agreements $

25.23 Subject to dollar repurchase agreements $

25.24 Subject to reverse dollar repurchase agreements $

25.25 Placed under option agreements $

25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock $

25.27 FHLB Capital Stock $

25.28 On deposit with states $ 419,142

25.29 On deposit with other regulatory bodies $

25.30 Pledged as collateral - excluding collateral pledged to an FHLB $

25.31 Pledged as collateral to FHLB - including assets backing funding agreements $

25.32 Other $

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [ ]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. $

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Fifth Third Bank	38 Fountain Square Plaza Cincinnati, OH 45263

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [ ] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

GENERAL INTERROGATORIES

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["…that have access to the investment accounts"; "…handle securities"]

1 Name of Firm or Individual	2 Affiliation
New England Asset Management	U

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [X] No [ ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [X] No [ ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
105900	New England Asset Management	KUR85E5PS4GQFZTFC130	New England Asset Management is an SEC registered Investment advisor	NO

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [X] No [ ]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
464287-20-0	ISHARES S&P 500 INDEX FUND	1,157,406
78462F-10-3	SPDR S&P 500 ETF TRUST	1,505,768
29.2999 - Total		2,663,174

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
IShares Core S&P 500 ETF	Microsoft Corporation	43,171	12/31/2018
IShares Core S&P 500 ETF	Apple Inc	39,120	12/31/2018
IShares Core S&P 500 ETF	Amazon Com Inc	33,912	12/31/2018
IShares Core S&P 500 ETF	Berkshire Hathaway Inc. Class B	21,875	12/31/2018
IShares Core S&P 500 ETF	Johnson & Johnson	18,981	12/31/2018
SPDR S&P 500 ETF TRUST	Microsoft Corporation	56,165	12/31/2018
SPDR S&P 500 ETF TRUST	Apple Inc	50,895	12/31/2018
SPDR S&P 500 ETF TRUST	Amazon.com, Inc.	44,119	12/31/2018
SPDR S&P 500 ETF TRUST	Berkshire Hathaway Inc. Class B	28,459	12/31/2018
SPDR S&P 500 ETF TRUST	Johnson & Johnson	24,695	12/31/2018

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	25,512,427	25,530,719	18,292
30.2 Preferred stocks			
30.3 Totals	25,512,427	25,530,719	18,292

30.4 Describe the sources or methods utilized in determining the fair values:

Fair values are based on values either published by the NAIC's Security Valuation Office (SVO) or from an independent pricing service vendor such as: ICE Data Services, ICE BofAML indicies, Reuters, Bloomberg, Markit, Markit iBoxx, or PricingDirect. Under certain circumstances, if an SVO price or vendor price is unavailable, a price may be obtained from a broker. Short term securities are valued at amortized cost. Cash Equivalents are valued at amortized cost, including Government (exempt) money market mutual funds. Non-Government money market mutual funds are valued at net present value (NPV).

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [ ] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Not applicable

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No [ ]

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
    a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
    b. Issuer or obligor is current on all contracted interest and principal payments.
    c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
    Has the reporting entity self-designated 5GI securities? Yes [ ] No [X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
    a. The security was purchased prior to January 1, 2018.
    b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
    c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
    d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
    Has the reporting entity self-designated PLGI securities? Yes [ ] No [X]

OTHER

35.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 52,643

35.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Automobile Insurance Plan Service Office	17,632

36.1 Amount of payments for legal expenses, if any? $ 7,211

36.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Taft Stettinius & Hollister LLP	4,342
Bricker & Eckler LLP	2,208

37.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $

37.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [ ] No [X]

1.2 If yes, indicate premium earned on U. S. business only. $

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $

1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. $

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. $

1.6 Individual policies:

Most current three years:
1.61 Total premium earned $
1.62 Total incurred claims $
1.63 Number of covered lives

All years prior to most current three years
1.64 Total premium earned $
1.65 Total incurred claims $
1.66 Number of covered lives

1.7 Group policies:

Most current three years:
1.71 Total premium earned $
1.72 Total incurred claims $
1.73 Number of covered lives

All years prior to most current three years
1.74 Total premium earned $
1.75 Total incurred claims $
1.76 Number of covered lives

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator		
2.2	Premium Denominator	18,815,884	17,114,660
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	104	130
2.5	Reserve Denominator	18,096,849	16,562,078
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [ ] No [X]

3.2 If yes, state the amount of calendar year premiums written on:

3.21 Participating policies $
3.22 Non-participating policies $

4. For mutual reporting Entities and Reciprocal Exchanges Only:
4.1 Does the reporting entity issue assessable policies? Yes [ ] No [ ]
4.2 Does the reporting entity issue non-assessable policies? Yes [ ] No [ ]
4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? %
4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. $

5. For Reciprocal Exchanges Only:
5.1 Does the Exchange appoint local agents? Yes [ ] No [ ]
5.2 If yes, is the commission paid:
5.21 Out of Attorney's-in-fact compensation Yes [ ] No [ ] N/A [ ]
5.22 As a direct expense of the exchange Yes [ ] No [ ] N/A [ ]
5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [ ] No [ ]

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company does not write workers' compensation insurance.

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company's probable maximum loss is determined by JLT Re using both the AIR model and the RMS model.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company's primary protection from an excessive loss arising from a concentration of risk is a comprehensive catastrophe reinsurance program with top quality reinsurers. In addition, the Company utilizes an internal concentration of risks metric that should not be exceeded in a given geographic area. The Company has also implemented predictive software to better access the potential risk before and after an event.

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No [ ]

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.

7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? Yes [ ] No [X]

7.2 If yes, indicate the number of reinsurance contracts containing such provisions:

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [ ] No [ ]

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [ ] No [X]

8.2 If yes, give full information

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [ ] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [ ] No [X]

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [ ] No [X]

9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [ ] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [ ] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [ ] No [X]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [ ] N/A [ ]

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [ ] No [X]

11.2 If yes, give full information

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses $

12.12 Unpaid underwriting expenses (including loss adjustment expenses) $

12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds $

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [ ] No [ ] N/A [X]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From %

12.42 To %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under loss deductible features of commercial policies? Yes [ ] No [X]

12.6 If yes, state the amount thereof at December 31 of the current year:

12.61 Letters of credit $

12.62 Collateral and other funds $

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $ 750,000

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [ ] No [X]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 1

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [X] No [ ]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
The Company and its affiliates cede reinsurance independently under a group reinsurance agreement.

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [X] No [ ]

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [ ] No [ ]

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [ ] No [X]

15.2 If yes, give full information

16.1 Does the reporting entity write any warranty business? Yes [ ] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home					
16.12 Products					
16.13 Automobile					
16.14 Other*					

* Disclose type of coverage:

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? Yes [ ] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance $

17.12 Unfunded portion of Interrogatory 17.11 $

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 $

17.14 Case reserves portion of Interrogatory 17.11 $

17.15 Incurred but not reported portion of Interrogatory 17.11 $

17.16 Unearned premium portion of Interrogatory 17.11 $

17.17 Contingent commission portion of Interrogatory 17.11 $

18.1 Do you act as a custodian for health savings accounts? Yes [ ] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. $

18.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]

18.4 If yes, please provide the balance of funds administered as of the reporting date. $

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No [ ]

19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [ ] No [ ]

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

		1 2018	2 2017	3 2016	4 2015	5 2014
	Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	8,018,491	7,198,505	8,218,757	9,364,854	9,609,022
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	7,653,105	6,914,163	7,367,899	7,890,109	7,721,102
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	16,756,446	13,035,445	10,875,093	9,223,893	8,253,579
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	201	241	254	386	517
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6.	Total (Line 35)	32,428,243	27,148,354	26,462,003	26,479,243	25,584,221
	Net Premiums Written (Page 8, Part 1B, Col. 6)					
7.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	6,726,043	5,787,292	5,429,759	5,052,371	4,972,783
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	6,072,835	5,355,676	5,001,523	4,718,348	4,514,995
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	7,154,786	6,528,565	6,280,017	6,093,888	5,900,966
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	201	241	254	386	517
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12.	Total (Line 35)	19,953,865	17,671,775	16,711,553	15,864,993	15,389,262
	Statement of Income (Page 4)					
13	Net underwriting gain (loss) (Line 8)	1,031,060	857,258	632,543	524,736	365,379
14.	Net investment gain or (loss) (Line 11)	702,065	604,094	536,482	501,040	731,192
15.	Total other income (Line 15)	(123,755)	(65,326)	53,830	92,167	133,304
16.	Dividends to policyholders (Line 17)					
17.	Federal and foreign income taxes incurred (Line 19)	297,540	343,993	280,058	226,610	151,544
18.	Net income (Line 20)	1,311,830	1,052,033	942,797	891,333	1,078,331
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	35,423,347	32,014,914	30,616,478	28,649,383	26,752,257
20.	Premiums and considerations (Page 2, Col. 3)					
	20.1 In course of collection (Line 15.1)	638,830	564,011	161,585	184,015	219,131
	20.2 Deferred and not yet due (Line 15.2)	4,458,405	3,841,603	3,877,733	3,494,047	3,390,069
	20.3 Accrued retrospective premiums (Line 15.3)					
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	19,950,196	17,678,131	17,180,523	16,334,099	15,337,781
22.	Losses (Page 3, Line 1)	7,039,550	6,594,817	6,709,453	6,251,452	5,660,225
23.	Loss adjustment expenses (Page 3, Line 3)	1,588,728	1,636,671	1,598,489	1,506,211	1,389,004
24.	Unearned premiums (Page 3, Line 9)	9,468,571	8,330,590	7,773,475	7,295,485	7,047,038
25.	Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26.	Surplus as regards policyholders (Page 3, Line 37)	15,473,151	14,336,783	13,435,955	12,315,284	11,414,476
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	2,503,349	1,274,739	1,800,736	1,791,087	1,201,716
	Risk-Based Capital Analysis					
28.	Total adjusted capital	15,473,151	14,336,783	13,435,955	12,315,284	11,414,476
29.	Authorized control level risk-based capital	1,464,758	1,393,277	1,359,913	1,331,201	1,148,443
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30.	Bonds (Line 1)	85.9	86.4	85.7	79.2	79.7
31.	Stocks (Lines 2.1 & 2.2)	9.0	10.6	9.4	9.2	10.0
32.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
33.	Real estate (Lines 4.1, 4.2 & 4.3)					
34.	Cash, cash equivalents and short-term investments (Line 5)	5.1	3.0	4.9	11.7	10.3
35.	Contract loans (Line 6)					
36.	Derivatives (Line 7)					
37.	Other invested assets (Line 8)					
38.	Receivables for securities (Line 9)					
39.	Securities lending reinvested collateral assets (Line 10)					
40.	Aggregate write-ins for invested assets (Line 11)					
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43.	Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44.	Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45.	Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46.	Affiliated mortgage loans on real estate					
47.	All other affiliated					
48.	Total of above Lines 42 to 47					
49.	Total Investment in Parent included in Lines 42 to 47 above					
50.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2018	2 2017	3 2016	4 2015	5 2014
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(143,280)	549,624	139,262	(12,713)	(111,213)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	1,136,368	900,828	1,120,671	900,808	921,694
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	4,643,776	5,182,008	6,319,690	6,852,487	6,831,218
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	3,719,250	3,752,095	4,028,783	4,657,135	4,743,297
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	6,390,262	4,755,558	4,107,384	3,260,403	3,550,449
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)		28	51	68	872
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	14,753,288	13,689,689	14,455,908	14,770,092	15,125,835
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	3,556,075	3,430,935	2,937,055	2,881,190	2,846,181
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	3,078,715	2,685,727	2,577,100	2,582,624	2,632,686
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	2,802,496	2,832,674	2,575,752	2,166,857	2,872,367
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)		28	51	68	872
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	9,437,286	8,949,364	8,089,958	7,630,739	8,352,106
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	52.5	51.6	52.7	52.6	55.4
68. Loss expenses incurred (Line 3)	7.7	8.8	9.1	8.9	8.6
69. Other underwriting expenses incurred (Line 4)	34.3	34.6	34.4	35.1	33.6
70. Net underwriting gain (loss) (Line 8)	5.5	5.0	3.9	3.4	2.4
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	32.9	33.9	33.1	33.9	31.8
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	60.3	60.4	61.7	61.6	64.0
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	129.0	123.3	124.4	128.8	134.8
One Year Loss Development ($000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(636)	(1,077)	(476)	(534)	(755)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(4.4)	(8.0)	(3.9)	(4.7)	(7.2)
Two Year Loss Development ($000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(1,128)	(1,014)	(596)	(955)	(1,436)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(8.4)	(8.2)	(5.2)	(9.1)	(19.6)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [ ] No [ ]

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 OMITTED)

	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
Years in Which Premiums Were Earned and Losses Were Incurred	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	(4)						4	(4)	XXX
2. 2009	13,587	1,194	12,393	8,213	1,133	303	29	709	10	421	8,053	XXX
3. 2010	14,135	962	13,173	8,251	377	382	18	773	4	458	9,007	XXX
4. 2011	14,358	906	13,452	9,700	1,184	418	46	805		387	9,693	XXX
5. 2012	14,464	1,207	13,257	10,743	2,956	481	148	863		354	8,983	XXX
6. 2013	15,115	1,083	14,032	8,802	509	432	10	889		343	9,604	XXX
7. 2014	16,206	1,256	14,950	8,685	344	421	10	893		420	9,645	XXX
8. 2015	16,801	1,184	15,617	7,979	281	375	10	903		476	8,966	XXX
9. 2016	17,453	1,219	16,234	7,828	173	227	1	946		456	8,827	XXX
10. 2017	18,367	1,253	17,114	8,214	247	169	1	960		459	9,095	XXX
11. 2018	20,014	1,199	18,815	6,433	22	100		834		312	7,345	XXX
12. Totals	XXX	XXX	XXX	84,844	7,226	3,308	273	8,575	14	4,090	89,214	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior	6											6	XXX
2. 2009	1											1	XXX
3. 2010	7		3				1					11	XXX
4. 2011	4		2				1					7	XXX
5. 2012	29		33				10		1			73	XXX
6. 2013	102		46	3			26		4			175	XXX
7. 2014	189	26	89	15			47		12			296	XXX
8. 2015	322	29	194	45			92		25			559	XXX
9. 2016	570	74	359	87			182		31			981	XXX
10. 2017	886	14	835	290			260		96			1,773	XXX
11. 2018	2,114	82	2,184	270			398		403			4,747	XXX
12. Totals	4,230	225	3,745	710			1,017		572			8,629	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6	
2. 2009	9,226	1,172	8,054	67.9	98.2	65.0				1	
3. 2010	9,417	399	9,018	66.6	41.5	68.5				10	1
4. 2011	10,930	1,230	9,700	76.1	135.8	72.1				6	1
5. 2012	12,160	3,104	9,056	84.1	257.2	68.3				62	11
6. 2013	10,301	522	9,779	68.2	48.2	69.7				145	30
7. 2014	10,336	395	9,941	63.8	31.4	66.5				237	59
8. 2015	9,890	365	9,525	58.9	30.8	61.0				442	117
9. 2016	10,143	335	9,808	58.1	27.5	60.4				768	213
10. 2017	11,420	552	10,868	62.2	44.1	63.5				1,417	356
11. 2018	12,466	374	12,092	62.3	31.2	64.3				3,946	801
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	7,040	1,589

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	2,221	1,938	1,668	1,576	1,543	1,549	1,540	1,549	1,546	1,541	(5)	(8)
2. 2009	8,237	7,727	7,562	7,490	7,388	7,371	7,371	7,370	7,371	7,355	(16)	(15)
3. 2010	XXX	9,194	8,778	8,601	8,447	8,308	8,276	8,348	8,248	8,249	1	(99)
4. 2011	XXX	XXX	9,941	9,420	9,179	9,023	8,952	8,944	8,913	8,895	(18)	(49)
5. 2012	XXX	XXX	XXX	8,945	8,571	8,345	8,307	8,225	8,217	8,192	(25)	(33)
6. 2013	XXX	XXX	XXX	XXX	9,247	9,024	8,974	8,918	8,896	8,886	(10)	(32)
7. 2014	XXX	XXX	XXX	XXX	XXX	9,401	9,067	9,071	8,983	9,036	53	(35)
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX	9,245	8,831	8,544	8,597	53	(234)
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,454	8,915	8,831	(84)	(623)
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,397	9,812	(585)	XXX
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,855	XXX	XXX
										12. Totals	(636)	(1,128)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	764	1,237	1,400	1,432	1,466	1,512	1,526	1,539	1,535	XXX	XXX
2. 2009	5,143	6,502	6,913	7,158	7,251	7,310	7,331	7,366	7,370	7,354	XXX	XXX
3. 2010	XXX	5,598	7,158	7,697	8,007	8,130	8,180	8,217	8,238	8,238	XXX	XXX
4. 2011	XXX	XXX	6,632	7,891	8,379	8,662	8,816	8,861	8,884	8,888	XXX	XXX
5. 2012	XXX	XXX	XXX	5,584	7,057	7,645	7,915	8,027	8,095	8,120	XXX	XXX
6. 2013	XXX	XXX	XXX	XXX	5,595	7,408	7,904	8,353	8,610	8,715	XXX	XXX
7. 2014	XXX	XXX	XXX	XXX	XXX	5,792	7,303	7,983	8,476	8,752	XXX	XXX
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX	5,466	6,903	7,528	8,063	XXX	XXX
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,680	7,225	7,881	XXX	XXX
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,343	8,135	XXX	XXX
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,511	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018
1. Prior	1,031	495	166	69	39	29	4	2	2	
2. 2009	1,416	534	275	120	50	23	13	1		
3. 2010	XXX	1,716	822	471	264	93	45	91	3	4
4. 2011	XXX	XXX	1,657	792	336	170	77	52	21	3
5. 2012	XXX	XXX	XXX	1,560	644	310	173	105	59	43
6. 2013	XXX	XXX	XXX	XXX	1,660	818	479	237	128	69
7. 2014	XXX	XXX	XXX	XXX	XXX	1,688	737	439	192	121
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX	1,689	783	366	241
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,672	799	454
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,937	805
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,312

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken 2 Direct Premiums Written	 3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama AL	N								
2. Alaska AK	N								
3. Arizona AZ	N								
4. Arkansas AR	N								
5. California CA	N								
6. Colorado CO	N								
7. Connecticut CT	L	4,672,665	3,729,991		1,810,749	1,469,939	551,911		
8. Delaware DE	N								
9. District of Columbia DC	N								
10. Florida FL	N								
11. Georgia GA	N								
12. Hawaii HI	N								
13. Idaho ID	N								
14. Illinois IL	N								
15. Indiana IN	N								
16. Iowa IA	N								
17. Kansas KS	N								
18. Kentucky KY	N								
19. Louisiana LA	N								
20. Maine ME	L	2,890,610	2,781,521		1,464,602	637,154	329,788	(15)	
21. Maryland MD	N								
22. Massachusetts MA	N								
23. Michigan MI	N								
24. Minnesota MN	N								
25. Mississippi MS	N								
26. Missouri MO	N								
27. Montana MT	N								
28. Nebraska NE	N								
29. Nevada NV	N								
30. New Hampshire NH	L	1,414,815	1,204,613		366,097	415,897	279,468		
31. New Jersey NJ	N								
32. New Mexico NM	N								
33. New York NY	N								
34. North Carolina NC	N								
35. North Dakota ND	N								
36. Ohio OH	L								
37. Oklahoma OK	N								
38. Oregon OR	N								
39. Pennsylvania PA	N								
40. Rhode Island RI	L	1,808,249	1,821,573		1,116,637	132,319	1,131,128		
41. South Carolina SC	N								
42. South Dakota SD	N								
43. Tennessee TN	N								
44. Texas TX	N								
45. Utah UT	N								
46. Vermont VT	L	1,678,014	1,352,511		557,916	1,204,641	794,079		
47. Virginia VA	N								
48. Washington WA	N								
49. West Virginia WV	N								
50. Wisconsin WI	N								
51. Wyoming WY	N								
52. American Samoa AS	N								
53. Guam GU	N								
54. Puerto Rico PR	N								
55. U.S. Virgin Islands VI	N								
56. Northern Mariana Islands MP	N								
57. Canada CAN	N								
58. Aggregate other alien OT	XXX								
59. Totals	XXX	12,464,353	10,890,210		5,316,002	3,859,950	3,086,374	(15)	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 6

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)

D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile

R - Registered - Non-domiciled RRGs

Q - Qualified - Qualified or accredited reinsurer

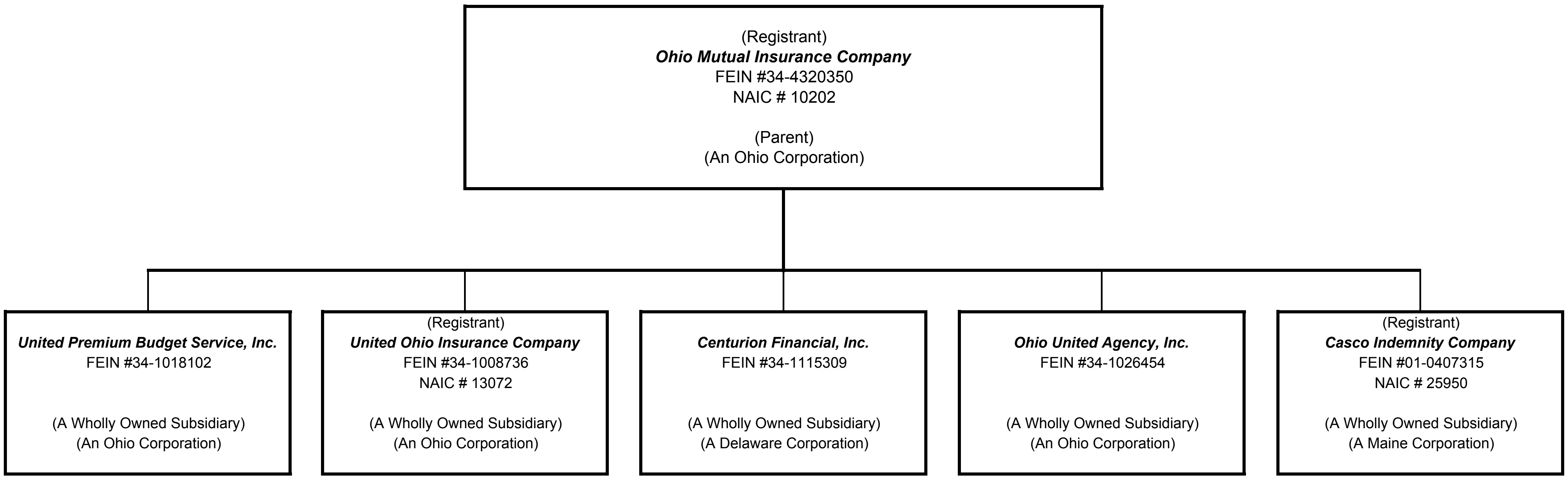
N - None of the above - Not allowed to write business in the state 51

(b) Explanation of basis of allocation of premiums by states, etc.

Property premiums are determined by location covered. Casualty premiums are determined by insured address.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUF
PART 1 - ORGANIZATIONAL CHART

Ohio Mutual Insurance Group



OVERFLOW PAGE FOR WRITE-INS

NONE

ALPHABETICAL INDEX

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